

DONOR-ADVISED
FUNDS

DESIGNATED
FUNDS

FIELD OF
INTEREST
FUNDS

NONPROFIT
ENDOWMENT
FUNDS

PRIVATE
FOUNDATION
ALTERNATIVE
FUNDS

CORPORATE
PHILANTHROPY
FUNDS

UNRESTRICTED FUNDS



Charitable Giving
Accounts

AT THE FOUNDATION FOR DELAWARE COUNTY

ADDRESSING NEEDS IN THE COMMUNITY

Since our founding, forward-thinking donors have made gifts and created funds to address the community's most pressing needs. Unrestricted funds help to address a wide range of ever-changing community issues.

Created by civic-minded individuals as a primary source of grants to address the emerging needs in the community, unrestricted funds support organizations and initiatives identified by the Foundation's Nonprofit Services team. The funds are distributed through Impact Grants, our competitive grantmaking process, where local nonprofits submit proposals and request funding. A volunteer committee of local community experts assists the Foundation's grantmaking team in evaluating the nonprofits and programs before distributing funds.



Consider the fund if you:

- Seek to support the changing needs in the community or your broad area of interest over time.
- Believe in the research and community evaluation processes of the Foundation to determine needs and effectiveness of nonprofit programs now and in the future.
- Seek to make the greatest impact possible with your charitable dollars.

An unrestricted fund is an ideal choice if you want to leave a legacy of thoughtful generosity. Unrestricted funds are -

EFFECTIVE - Grantmaking from an unrestricted fund reflects the ever-changing people, needs, ideas, and issues of Delaware County, creating the most significant impact where it's needed most. Because it has no restrictions, this fund has the potential to support a wide range of issues, causes, and needs as the community evolves now and in the future.

FLEXIBLE - Add to the fund at any time. The Foundation can accept gifts of many types of assets, including stock and real property.

EFFICIENT - We handle the administrative tasks of philanthropy—from keeping track of gifts and grants made from the fund.

COMMUNITY-ORIENTED - You want to help Delaware County and its people thrive. Our staff dedicates thousands of hours yearly to reviewing and evaluating local nonprofits and identifying and addressing our community's needs. All this information guides the distribution of funds.

WHAT ARE THE TAX ADVANTAGES OF DONATING TO THIS FUND?

- Receive the maximum income tax deduction available in the year the contribution is made.
- Unlike a donor-advised fund, donations from an IRA can be used to satisfy the Required Minimum Distributions (RMD) in the form of a Qualified Charitable Contribution to an Unrestricted Fund.
- Give complex or unusual assets at fair market value (e.g., real estate, closely-held stock).
- Reduce estate taxes with testamentary gifts.
- Gifting stock, land or other highly appreciated assets maximizes your tax advantage by allowing you to avoid capital gains.

WHAT ARE THE MINIMUMS AND FEES?

An unrestricted fund may be opened with as little as \$1,000 (\$10,000 is necessary to begin granting).

Your Fund is assessed an annual administrative fee of 1%. Minimum fee is \$250.

The ability for your contribution to be invested and grow tax-free is a key benefit of a fund with the Foundation. Annual investment management fees paid to the investment management firm are variable (0.6- 0.7%).

More impact: At commercial institutions, fees generated from charitable giving funds become revenue that can be used at the firm's discretion and primarily benefits stockholders. At the Foundation, fees fund donor services like tax reporting and grant due diligence, but they also help fund the work that enables our communities to thrive: community convenings, strategic grantmaking, donor connections, facilitated dialogues, and nonprofit training.

WHY GIVE THROUGH THE FOUNDATION?

- We are a local organization with deep roots in the community. We don't have shareholders. All our dollars go back into helping our local community.
- We provide highly personalized service tailored to your charitable and financial interests.
- Our giving options are easy, flexible, and efficient. We accept a wide variety of assets and can facilitate even the most complex forms of giving.
- We connect you with a community of philanthropists through special events, site tours, and programs.
- We can partner with your tax and estate advisors to create highly efficient approaches to charitable giving.
- Our funds are pooled in order to maximize the impact of investment opportunities - large investment funds are purview to investment opportunities not available to smaller investors.
- We can place your assets into an endowment fund that is invested over time. Earnings from your fund are used to make grants addressing the issues you care about.
- Your gift (and all future earnings) is a permanent source of philanthropic capital, helping to do good work forever.



THE FOUNDATION FOR DELAWARE COUNTY

We are more than just a platform for charitable funds; we're at the center of a community movement. The Foundation empowers individuals, families, and businesses to maximize their philanthropic potential. We are a catalyst for smarter philanthropy - not just donations, but strategic investments in our shared future.

The exponential power of collective action has transformed the Foundation into one of the largest philanthropic engines in the region. Each year, we distribute more than \$2 million dollars in grants to dozens of nonprofits and community groups that provide vital services and resources for our neighborhoods.

Our work stretches beyond financial assistance. We support local nonprofit organizations by providing skill-building events, training, and resources for staff and board members. We provide forums for funders, government officials, and nonprofit leaders to converge, learn, and foster a dynamic, interconnected community that works together.

Our connection to the communities we serve isn't distant or abstract; it's deep and personal. Our public health programs directly impact thousands of individuals each year, allowing us to both offer essential services and gain a true understanding of community needs.

Join us. Together, we can shape a future where compassion fuels change, where collective generosity amplifies impact, and where we, as one community, empower lives and redefine the landscape of philanthropy.



THE
FOUNDATION FOR
DELAWARE
COUNTY

Visit us online at delcofoundation.org or in person at
200 East State Street, Suite 304, Media, PA 19063.

Learn more about the ways we can help you have a positive
impact on the community and the causes you care about.

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